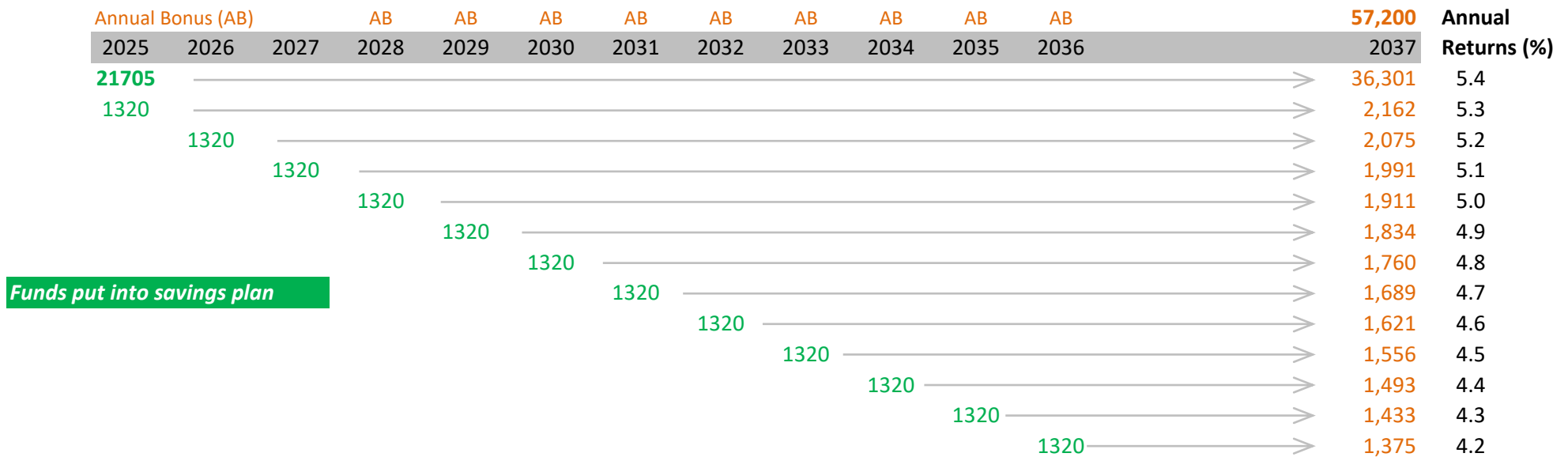


REPS INVEST

Policy: G0074075743	Issue Date: 19-Dec-12	Terms to Maturity: 12 yrs 6 mths	Annual Premium: \$1,319.60
Type: AERP	Maturity Date: 19-Dec-37	Price Discount Rate: 4.2%	Next Due Date: 19-Dec-25

Current Maturity Value:	\$57,200	Date	Initial Sum
Cash Benefits:	\$0	19-Jun-25	\$21,705
Final lump sum:	\$57,200	19-Jul-25	\$21,780
		19-Aug-25	\$21,855

MV 57,200



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

REPS INVEST

Policy: G0074075743
Type: AE

Issue Date: 19-Dec-12
Maturity Date: 19-Dec-37

Terms to Maturity: 12 yrs 6 mths
Price Discount Rate: 4.2%

Annual Premium: \$3,719.60
Next Due Date: 19-Dec-25

Current Maturity Value:	\$92,283	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$35,083	Annual Cash Benefits:	\$2,400	19-Jun-25	\$21,705
Final lump sum:	\$57,200	Cash Benefits Interest Rate:	3.00%	19-Jul-25	\$21,780
				19-Aug-25	\$21,855

MV 92,283

Annual Bonus (AB)			AB	AB	AB	AB	AB	AB	AB	AB	AB	57,200	Annual Returns (%)
2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
21705												36,301	5.4
1320												2,162	5.3
2400	1320											2,075	5.2
	2400	1320										1,991	5.1
		2400	1320									1,911	5.0
			2400	1320								1,834	4.9
				2400	1320							1,760	4.8
					2400	1320						1,689	4.7
						2400	1320					1,621	4.6
							2400	1320				1,556	4.5
								2400	1320			1,493	4.4
									2400	1320		1,433	4.3
										2400	1320	1,375	4.2
											2400	35,083	

Funds put into savings plan

Cash Benefits

Remarks:

Option to put in additional \$2400 annually at 3% p.a.

This portion of your savings can be withdrawn, discontinued and resumed anytime

You can even use it to fund future premiums from 2030 onwards

Please refer below for more information



Notes:

This product is underwritten by the respective insurance company.

The Maturity Value is from the latest bonus statement or revised benefit illustration provided by the insurance company. It consists of both guaranteed portion (declared) and non-guaranteed portion (i.e. future annual bonuses and maturity bonuses).

The Price Discount Rate is the rate at which the Maturity Value and the future premiums payable have been discounted to calculate the Initial Sum and does not represent the rate of returns.

This illustration is for reference only and it is not a contract of insurance.
It is not intended to provide any financial advice or constitute as an offer to purchase.
Please refer to the actual policy document for the exact terms and conditions.